



Order Filed on March 9, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE
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Attorneys for Secured Creditor
Everbank

In Re:

Laura E. Banks,

Debtor.

Case No.: 16-28989-CMG
Adv. No.:
Hearing Date: 2/15/2017 @10:00 a.m.

Judge: Christine M. Gravelle

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 9, 2017

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

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Debtors: Laura E. Banks

Case No.: 16-28989-CMG

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Everbank, holder of a mortgage on real property located at 179 Shrewsbury Court, Hopewell Township, NJ 08638-5418, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Allen Gorski, Esquire, attorney for Debtor, Laura E. Banks, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor shall make post-petition payments directly to Secured Creditor outside of the plan in accordance with the terms of the trial loan modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtor is responsible for the difference between the trial modification payment and the regular payment for the months this loan was in the trial modification; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event a final loan modification is unsuccessful, Debtor will file a modified plan to address the pre- and post-petition arrears to Secured Creditor; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Laura E. Banks
 Debtor

Case No. 16-28989-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf903

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Mar 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2017.

db +Laura E. Banks, 197 Shrewsbury Court, Pennington, NJ 08534-5418

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2017 at the address(es) listed below:

Albert Russo	on behalf of Trustee Albert Russo	docs@russotrustee.com
Albert Russo	docs@russotrustee.com	
Allen I Gorski	on behalf of Debtor Laura E. Banks	agorski@gorskiknowlton.com
Denise E. Carlon	on behalf of Creditor	BANK OF AMERICA, N.A dcarlon@kmllawgroup.com,
	bkgroup@kmllawgroup.com	
Denise E. Carlon	on behalf of Creditor	EVERBANK dcarlon@kmllawgroup.com,
	bkgroup@kmllawgroup.com	
Joseph H. Lemkin	on behalf of Creditor	Brandon Farms Property Owners Association, Inc.
	jlemkin@stark-stark.com	
Joseph H. Lemkin	on behalf of Creditor	Brandon Farms Condominium Association Inc
	jlemkin@stark-stark.com	

TOTAL: 7